

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re: Paul Richard Stewart
Debtor(s)

Case Number: 20-30038
Chapter 13

ORDER CONFIRMING PLAN

The Chapter 13 Plan filed by the debtor (s) on June 22, 2020, replacing all previously filed plans, if any, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. sec. 1325(a);

It is ORDERED that:

- (1) The Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real estate without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal shall be refunded to the Debtor(s) at their address of record.
- (4) Notwithstanding any language contained in the plan, the deadline to file objections to claims is governed by Eastern District of Virginia Standing Order No. 15-4.
- (5) The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.
- (6) Other Provisions: The Debtor and Trustee agree that, absent any demonstrated change to the Debtor's financial circumstances, the Debtor's disposable monthly income requires, and the Plan will pay, a distribution of approximately \$16,654 to unsecured creditors.

Date: Jul 29 2020

/s/ Keith L. Phillips
United States Bankruptcy Judge

Entered On Docket: Jul 30 2020

I ask for this:

/s/Suzanne E. Wade

Suzanne E. Wade

Standing Chapter 13 Trustee

7202 Glen Forest Dr., Suite 202

Richmond VA 23226

VSB #31868

(804) 775-0979

Seen and Agreed:

/s/ Amanda Erin DeBerry

Amanda Erin DeBerry

Boleman Law Firm, PC

P.O. Box 11588

Richmond, VA 23230-1588

CERTIFICATION

Pursuant to Local Rule 9022-1(C), I hereby certify that all necessary parties have endorsed the above order.

/s/Suzanne E. Wade

Suzanne E. Wade

PARTIES TO RECEIVE COPIES:

Paul Richard Stewart

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Providence Forge, VA 23140